UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for the Debtor

In Re: Lavern M. Duncan-Johnson	Case No.: _____17-13390_____ Judge: _____RG_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,

    creditor,

    A hearing has been scheduled for _____, at _____.

    ☒ Motion to Dismiss filed by the Chapter 13 Trustee.

    A hearing has been scheduled for _____July 15, 2020_____, at __10:00 am__.

    ☐ Certification of Default filed by _____,

    I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

    ☐ Payments have been made in the amount of $ _____, but have not

    been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:
 Attached please see two proof of payments that the debtor mailed out and were
never received by the trustee. The debtor would like additional time to be able to
update her payment history.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: _____July 8, 2020_____   /s/Lavern M. Duncan-Johnson____
                                               Debtor's Signature

Date: _____   _____
                                               Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
          13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
          opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
          Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
          Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
          Default.

rev.8/1/15